

**REMARKS**

Claims 21 and 23-52 are pending on this application. Claim 22 was cancelled in a previous response. In the recent non-final Office Action, the Office has rejected the claims of this application as follows: claims 21, 23-31, 33-38 and 40-48 are rejected under 35 USC § 102(b) as being anticipated by “Examples of Using MQSeries on S/390, RISC System/6000, AS/400 and PS/2” (“MQSeries”); claim 32 is rejected under 35 USC § 103(a) as being unpatentable over MQSeries in view of Richards *et al.* (“Richards”); and claims 39 and 49-52 are rejected under 35 USC § 103(a) as being unpatentable over MQSeries in view of Yanai *et al.* (“Yanai”).

**Rejection of Claims 21, 23-21, 33-38 and 40-48 in View of MQSeries  
under 35 USC § 102**

Independent claims 21 and 42 state:

21. A global communications network for use by a financial institution, comprising:
- a plurality of distribution points for allowing an end user to send an electronic message or request;
  - an integration facility for controlling and routing the electronic message or request, wherein the integration facility comprises at least one first logical router for determining whether the electronic message or request is simple or complex; and
  - at least one service provider for processing the electronic message or request.
42. A method for processing and routing an electronic message or request across a global communications network, the method comprising of:
- receiving an electronic message or request from a distribution point;
  - determining whether the electronic message or request is simple or complex; and
  - routing a simple electronic message or request to at least one service provider, or processing a complex message or request and routing the processed complex message or request to at least on service provider.

In order to maintain an anticipatory rejection under 35 USC 102, a reference must teach every element of the claim. *Verdegaal Bros. v. Union Oil Co. of California*, 814 F.2d 628, 631, 2 USPQ2d 1051, 1053 (Fed. Cir. 1987). (A claim is anticipated only if each and every element as set forth in the claim is found, either expressly or inherently described, in a single prior art reference.). MQSeries does not qualify as an anticipatory reference with respect to the independent claims.

Regarding independent claim 21, MQSeries does not disclose that “the integration facility comprises at least one first logical router for determining whether the electronic message or request is simple or complex.” The Examiner cites page 31 of MQSeries as disclosing the limitation. Figure 11 on page 31 illustrates the hardware and software environment tested during the course of the IBM experimental process. Figure 11 displays what appears to be an end user access point, several servers, as well as the communication protocols linking the devices. Claim 21 of the current application, provides for a *logical router* with the unique capability of distinguishing between a *simple* or *complex* message and then routing the message accordingly. Figure 11 does not disclose a router capable of performing such a function nor is it an inherent characteristic of the TCP/IP communication protocol to do so. Therefore, Figure 11 does not distinguish between the types of messages being transmitted nor is that functionality disclosed elsewhere in the reference.

With regards to independent claim 42, the examiner references Figure 12 on page 34 of the MQSeries. Similar to claim 21, the existence of a logical router for “determining whether the electronic message or request is simple or complex” is not disclosed in MQSeries. Block “MVB1” is cited by the examiner as handling *simple* request, whereas

block “MVB4” is cited as responding to *complex* request. As stated on page 35 of MQSeries, MVB1 functions as follows:

- Handles the screen interface to obtain the account information from the user;
- Generates the initial message that triggers the actual Credit Check application procedures;
- Retrieves the reply from the application and displays results on the screen.

As stated on page 36 of MQSeries, MVB4 functions as follows:

- Reads the message created by CSQ4CVB2 and retrieves a list of queues from the namelist.
- Writes triggering messages to each queue named in the namelist to kick off the MVB5 transaction;
- Writes a reply message to reply-to queue.

Neither MVB1 nor MVB4 function to make a determination of whether a message is simple or complex as do the logical routers in the current application. At best, the cited blocks read or write a message and forward it to the appropriate queue.

For at least the reasons stated above, MQSeries does not anticipate independent claims 21 or 42 of the present application. Therefore, the undersigned respectfully submits that independent claims 21 and 42 are allowable over the cited art. Further, dependent claims 23-31, 33-38 and 40-48 are also allowable as they contain the limitations of the claims on which they depend.

**Rejection of Claim 32 in View of MQSeries and Richards**  
**under 35 USC § 103(a)**

Claim 32 is dependent upon claim 21 which is submitted to be allowable in view of MQSeries for the reasons set forth above. Accordingly, claim 32 should be allowable under MQSeries for these reasons as well. Arguments are reserved with respect to the dependent

claims. Further, since Richards does not teach or suggest the deficiencies of MQSeries, claim 32 is not obvious in view of the cited references and should therefore be allowed.

**Rejection of Claims 39 and 49-52 in View of MQSeries and Yanai  
under 35 USC § 103(a)**

Claim 39 is dependent upon claim 21 which is submitted to be allowable in view of MQSeries for the reasons set forth above. Accordingly, claim 32 should be allowable under MQSeries these reasons as well. Arguments are reserved with respect to the dependent claims. Further, since Yanai does not teach or suggest the deficiencies of MQSeries, claim 39 is not obvious in view of the cited references and should therefore be allowed.

Independent claim 49 provides the following limitations:

49. A communications network, comprising:
- an integration facility for processing electronic messages or requests, wherein the integration facility comprises at least one first logical router for determining whether the electronic message or request is simple or complex;
  - at least one distribution point in communication with the integration facility;
  - at least one financial transaction related service in communication with the integration facility;
  - at least one service provider in communication with the integration facility.

Independent claim 49 is not obvious in view of MQSeries and Yanai under 35 USC § 103. Neither MQSeries nor Yanai teach or suggest “at least one first logical router for determining whether the electronic message or request is simple or complex.” Again, the examiner points to MVB1 and MVB4 on page 34 of the MQSeries reference as anticipating the limitation. As fully discussed above, MVB1 and MVB4 do not perform the same

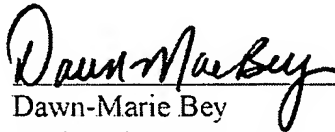
function of the logical router recited in claim 49 of the present invention. Therefore, claim 49 is not obvious in light of the cited art.

Further, dependent claims 50-53 are also allowable as they contain the limitations of claim 49 on which they depend.

CONCLUSION

For the reasons set forth herein, the undersigned submits that the claims are allowable over the cited art and respectfully requests a notice of allowance to this effect. Should the Office feel that contacting undersigned will expedite prosecution, please do not hesitate to do so at the number provided below.

Respectfully submitted,

  
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